

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	
	§	
NAVARRO, IVETTE	§	Case No. 09-12270
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that THOMAS E. SPRINGER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT
219 S. DEARBORN STREET
CHICAGO, IL 60604
Attn: Fiscal Department

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 09/02/2010 in Courtroom 140,

United States Courthouse
Old Kane County Courthouse
100 S. Third Street, Geveva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: _____

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
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NAVARRO, IVETTE § Case No. 09-12270
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	7,189.56
<i>and approved disbursements of</i>	\$	0.00
<i>leaving a balance on hand of¹</i>	\$	7,189.56

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: THOMAS E. SPRINGER,</i>		
<i>TRUSTEE</i>	\$ 1,468.96	\$ 0.00
<i>Attorney for trustee: Thomas E. Springer</i>	\$ 1,029.50	\$ 0.00
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____
<i>Charges:</i>	\$ _____	\$ _____
<i>Fees:</i>	\$ _____	\$ _____

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Other:</u>	\$	\$
<u>Other:</u>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$	\$
<u>Attorney for:</u>	\$	\$
<u>Accountant for:</u>	\$	\$
<u>Appraiser for:</u>	\$	\$
<u>Other:</u>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 304.16 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Asset Acceptance LLC</i>		
<u>1</u>	<u>assignee New York & Co</u>	\$ 304.16	\$ 304.16

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ 6,705.25 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 65.4 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>2</u>	<u>Citifiancial, Inc.</u>	\$ <u>6,705.25</u>	\$ <u>4,386.94</u>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00 .

Prepared By: /s/ Thomas E. Springer /s/

THOMAS E. SPRINGER, TRUSTEE
400 S. County Farm Road
Suite 330
Wheaton, IL 60187

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-12270

User: dgomez
Form ID: pdf006

Page 1 of 1
Total Noticed: 32

Date Rcvd: Aug 18, 2010

The following entities were noticed by first class mail on Aug 20, 2010.

db +Ivette Navarro, 275 S Aldine Avenue, Elgin, IL 60123-7249
 aty +James A Young, James A Young & Associates, Ltd., 47 DuPage Court, Elgin, IL 60120-6421
 aty +Joshua D Greene, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Rd.,
 Suite 330, Wheaton, IL 60187-4547
 aty +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 S. County Farm Road,
 Suite 330, Wheaton, IL 60187-4547
 tr +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
 Suite 330, Wheaton, IL 60187-4547
 13754432 +Anderson Crenshaw Asso, 6116 N Central Exp, Dallas, TX 75206-5162
 13754433 +Anderson, Crenshaw & Associates, 12801 N. Central Expressway, Suite 250,
 Dallas, TX 75243-1704
 15806992 CitiFinancial, Inc, P.O. Box 140489, Irving, TX 75014-0489
 13754435 +Citibank Usa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 13754436 +Citifinancia, Po Box 499, Hanover, MD 21076-0499
 13754437 +City of Belvidere, Water & Sewer Dept, 401 Whitney Blvd Suite 200, Belvidere, IL 61008-3799
 13754438 +Codilis & Associates P.C, 15W030 N. Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
 13754439 +Credit Protect Assoc., Po Box 802068, Dallas, TX 75380-2068
 13754440 +Diversified Consultants, Inc., PO BOX 551268, Jacksonville, FL 32255-1268
 13754441 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13754442 +Focus Receivables Mana, 1130 Northchase Pkwy Ste, Marietta, GA 30067-6413
 13754443 +GC Services, Attn: Bankruptcy, 6330 Gulfton St. Ste 400, Houston, TX 77081-1108
 13754446 +Nationwide Advantage, 7760 Office Plaza Dr, West Des Moines, IA 50266-2336
 13754448 +Orchard Bank, P.O.Box 17051, Baltimore, MD 21297-1051
 13754449 +Premier Credit Corporation, 4245 Brockton Dr Se Suite B, Kentwood, MI 49512-4047
 13754450 +Real Time Resolutions, 1750 Regal Row, Dallas, TX 75235-2289
 13754451 +Receivable Management Services, 4836 Brecksville Road, P.O. Box 498,
 Richfield, OH 44286-0498
 13754452 +Richard A. Snow, 123 W. Madison St., Ste. 310, Chicago, IL 60602-4847
 13754454 +Toyota Motor Credit, 1111 W. 22nd St. Ste 420, Oak Brook, IL 60523-1959
 13754455 +United Collection Bureau, Inc., 5620 Southwick Blvd., Suite 206, Toledo, OH 43614-1501
 13754457 +Waste Management, P.O. Bxo 9001797, Louisville, KY 40290-1797
 13754458 +World Financial Network National, PO BOX 182125, Columbus, OH 43218-2125

The following entities were noticed by electronic transmission on Aug 18, 2010.

13754434 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance,
 Po Box 2036, Warren, MI 48090-2036
 15015113 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM
 Asset Acceptance LLC assignee New York & Co, World Financial Network Natl Bank, Po Box 2036,
 Warren MI 48090-2036
 13754447 +E-mail/Text: bankrupt@nicor.com Nicor Gas,
 Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
 13754453 +E-mail/Text: SBONNEMA@ROGENT.COM Rogers & Hol, 20821 Cicero Ave.,
 Matteson, IL 60443-1201
 13754456 E-mail/Text: bnc@ursi.com United Recovery Systems, LP,
 5800 North Course Dr, Houston, TX 77072-1613

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13754444 Guadalupe Uriostegui
 13754445 Marie Donaldsen
 aty* +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
 Suite 330, Wheaton, IL 60187-4547

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2010

Signature: _____

Joseph Speetjens